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TERMINAL DISCLAIMER UNDER 37 CFR § 1.321

Applicant	:	Yuri Galperin, et al.
App. No	:	09/942,983
Filed	:	August 30, 2001
For	:	METHOD AND APPARATUS FOR DETERMINING A PREPAYMENT SCORE FOR AN INDIVIDUAL APPLICANT
Examiner	:	Seigfried E. Chencinski
Art Unit	:	3692

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Disclaimer by Assignee

Assignee, Marketswitch Corporation (“Assignee”), hereby disclaims, except as provided below, the terminal part of the statutory term of any patent granted on the above-identified application which would extend beyond the expiration date of the full statutory term of U.S. Patent No. 6,185,543, and hereby agrees that any patent so granted on the above-identified application shall be enforceable only for and during such period that such patent so granted on the above-identified application and U.S. Patent No. 6,185,543 are co-owned. This agreement extends to any patent granted on the above-identified application and shall be binding on Assignee, its successors, or assigns.

Assignee does not disclaim the terminal part of any patent granted on the above-identified application prior to the earlier of the expiration date of (i) the full statutory term of U.S. Patent No. 6,185,543 and (ii) the expiration date of the full statutory term of any patent issuing from the above-identified application, in the event that U.S. Patent No. 6,185,543 or any patent issuing from the above-identified application later expires for failure to pay a maintenance fee, is held unenforceable, is found invalid, is statutorily disclaimed in whole or is terminally disclaimed under

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37 C.F.R. § 1.321(a), has all claims canceled by a reexamination certificate, or is otherwise terminated prior to expiration of its full statutory term.

Right of Assignee and Ownership

In accordance with 37 C.F.R. § 3.73(b), Assignee represents that it is the owner of a 100 percent interest in the above-identified application and co-owned U.S. Patent No. 6,185,543. Assignments showing that the above-identified application is assigned to the Assignee have been submitted for recordation by Assignee to the Assignment Branch of the Patent and Trademark Office. Copies of the such assignments and documents showing that Assignee has submitted the assignments for recordation are submitted herewith. Assignments showing that U.S. Patent No. 6,185,543 is assigned to the Assignee are recorded at Reel No. 009183, Frame No. 0462, Reel No. 009188, Frame No. 0124, Reel No. 009188, Frame No. 0135, Reel No. 009222, Frame No. 0356, and Reel No. 018323, Frame No. 0797, by the Assignment Branch of the Patent and Trademark Office. The Assignee represents that, to the best of Assignee's knowledge and belief, title is in the Assignee seeking to take action.

Empowerment of Attorney

Pursuant to 37 C.F.R. 1.321(a) the undersigned attorney of record is empowered to act on behalf of the Assignee, by virtue of a Power of Attorney.

This Terminal Disclaimer is accompanied by the \$140 fee set forth in 37 C.F.R. § 1.20(d).

Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR LLP

Date: March 9, 2009

/Ted M. Cannon/

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